

**IN THE ABSTRACT:**

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A method for preparing a substrate having an adherent, durable, flexible, and stain resistant layer ~~having durability and flexibility~~ applied thereto, said layer comprising the reaction product of a reactive polyester having free carboxylic acid and/or hydroxyl groups, ~~a hydroxyl terminated polymer including repeat units from~~ an a polyoxetane having at least one carboxylic acid end group and at least one pendant  $-\text{CH}_2\text{-O-(CH}_2\text{)}_n\text{-Rf}$  ~~groups~~ group (said Rf groups generally being a fluorinated alkyl group) and an amino resin curative. The substrate may be printed or embossed or both. The coated substrate has both stain resistant properties and dry erase properties with dry erase markers. The coated substrate can be used as prepared or applied to other substrates.